



CITY OF SAN ANTONIO  
**NEIGHBORHOOD & HOUSING  
SERVICES DEPARTMENT**

# FIRST RESPONDERS

## Homebuyer Assistance Program



*Assistance for down-payment and  
additional costs associated with  
purchasing a home*



See full information at:  
**[WWW.SANANTONIO.GOV/FRHAP](http://WWW.SANANTONIO.GOV/FRHAP)**

**Questions?**  
[DownPaymentAssistance@SanAntonio.gov](mailto:DownPaymentAssistance@SanAntonio.gov)





CITY OF SAN ANTONIO  
**NEIGHBORHOOD & HOUSING  
SERVICES DEPARTMENT**

# QUALIFICATIONS:

- First-time homebuyer or resident moving to the City limits to purchase their primary residence
- Full-time City of San Antonio sworn SAPD police or sworn SAFD fire employees and cadets
- Complete a HUD approved 8-Hour Homebuyer Education Course
- Homebuyers must make a minimum \$500 earnest money deposit on the purchase contract
- Home purchased must be located within the city limits of San Antonio

# FACTS:

- FR HAP Loans come in two amounts: \$7,500 (City of San Antonio) or \$15,000 (CRAG area)
- FR HAP loans are taxable income with federal income tax liability spread over 5 years
- 0% interest, forgivable loan and requires no repayment by the homebuyer
- FR HAP is forgiven over a 5 year period; 1/5th per year for as long as you are employed by COSA
- FR HAP is a second loan; homebuyers must qualify with a private lender for a first lien
- FR HAP Loan must be used together with an FHA, VA or Conventional loan



*See full information at:*  
**[WWW.SANANTONIO.GOV/FRHAP](http://WWW.SANANTONIO.GOV/FRHAP)**

*Questions?*  
**[DownPaymentAssistance@SanAntonio.gov](mailto:DownPaymentAssistance@SanAntonio.gov)**

